

2. (Amended) The method of claim 1, wherein the deposited at least one of an instrument and cash is a check; and wherein said processing comprises crediting a deposit in the amount of the check to a customer's account.

3. (Amended) The method of claim 2, further comprising displaying an image of the scanned at least one of an instrument and cash on a terminal display at the first location to provide confirmation to a customer that the deposit has been accepted.

4. (Amended) The method of claim 1, wherein the scanning is conducted on an instrument and further comprising recreating the image of the scanned deposited instrument onto paper.

5. (Amended) The method of claim 4, wherein said recreating of the instrument onto paper further comprises cutting the paper to the size of a check.

6. (Amended) The method of claim 5, wherein said recreating of the instrument onto paper is done at the second location.

7. (Amended) The method of claim 1, wherein said first location is an automatic teller machine, owned and operated by a bank for its customers, having a scanner and display, and the method further comprising storing the scanned at least one of an instrument and cash in the automatic teller machine.

8. (Amended) The method of claim 4, further comprising recreating the scanned deposited instrument into a paper image which is Magnetic Image Character Recognition (MICR) encoded.

9. (Amended) The method of claim 1, further comprising separately entering the amount on the at least an instrument and cash which has been scanned, comparing the amount entered with the amount scanned, and if the scanned amount matches the entered amount, conducting the processing of the transaction.

10. (Amended) The method of claim 1, further comprising composing, encrypting and digitally signing the instrument before the transmission to the second location for processing.

11. (Amended) The method of claim 1, wherein said first location is an automatic teller machine, owned and/or operated by someone other than the owner of the second location.

12. (Amended) The method of claim 1, wherein said at least one of an instrument and cash is a check.

13. (Amended) The method of claim 1, wherein said first location is a branch of a bank.

ai 14. (Amended) The method of claim 1, wherein said first location is a retail business location.

15. (Amended) The method of claim 1, wherein said first location is a business.

16. (Amended) The method of claim 1, wherein said first location is outside the United States.

17. (Amended) The method of claim 1, further comprising voiding said instrument at the first location by printing on the instrument or destroying the instrument.

18. (Amended) The method of claim 1, further comprising endorsing the instrument.

19. (Amended) The method of claim 9, further comprising transmitting the image to another location to display to an operator for resolution if the amounts entered and scanned differ.

20. (Amended) The method of claim 1, further comprising comparing the information on the instrument to information contained in a file of indicators of potential loss.

21. (Amended) The method of claim 1, further comprising maintaining a file of payor bank preferences for how the payor bank will receive presentment, and processing the transaction in accordance with the preferences.

22. (Amended) The method of claim 21, further comprising using the information in the payor bank preference file to determine whether presentment will be by paper, Extended Capabilities Port (ECP), image, or Automatic Clearing House (ACH).

23. (Amended) The method of claim 1, further comprising maintaining a file of routing preferences, and processing the transaction in accordance with the preferences.

24. (Amended) A system for conducting image based transactions, comprising:

means for accepting as a deposited item at a first location at least one of an instrument and cash having a front face and a back face;

a scanner located at a first location and configured for scanning the front face and the back face of at least one of an instrument and cash, for creating an image of a deposited instrument or deposited cash;

means for transmitting an image of the scanned deposited instrument or cash from the first location to a second location;

means for receiving the transmitted image of the scanned deposited instrument or cash, said means for receiving being located at the second location; and

means for processing a transaction with the image of the scanned deposited instrument or cash at the second location, whereby pickup of said at least one of an instrument and cash received at the first location can be delayed or eliminated, resulting at least in cost savings or improvements in payment settlement times.

25. (Amended) The system of claim 24, further comprising means for processing a transaction with the same information as if the original was available.

26. (Amended) The system of claim 25, wherein said scanner is adapted for scanning the front face and back face of a check; and wherein said means for processing is for crediting a deposit in the amount of a scanned check to a customer's account.

27. (Amended) The system of claim 26, further comprising a display located at the first location for displaying an image of a scanned at least one of an instrument and cash, for providing visual confirmation to a customer that the deposit has been accepted.

a1 28. (Amended) The system of claim 24, further comprising a printer adapted for recreating an instrument as an image on paper, and composited with machine-readable regenerated Magnetic Image Character Recognition (MICR) encoding of the original instrument's Magnetic Image Character Recognition (MICR) code line data.

29. (Amended) The system of claim 28, wherein said printer is located at the second location.

30. (Amended) The system of claim 24, further comprising an automatic teller machine having said scanner thereon at the first location, and having a secured container region therein for storing scanned instruments or cash in the automatic teller machine.

31. (Amended) The system of claim 28, wherein said printer is capable of recreating the scanned image into a paper image which is Magnetic Image Character

Recognition (MICR) encoded, and composited with machine-readable regenerated Magnetic Image Character Recognition (MICR) encoding of the original instrument's Magnetic Image Character Recognition (MICR) code line data

32. (Amended) The system of claim 24, further comprising: means for separately entering the amount on an at least one of an instrument and cash which has been scanned; and means for comparing the account entered with the amount scanned for allowing transmission to conduct processing of the transaction.

33. (Amended) The system of claim 24, further comprising means for compressing, encrypting and digitally signing the scanned at least one of an instrument and cash before transmission to the second location for processing.

34. (Amended) The system of claim 24, wherein said scanner is adapted for scanning the front face and the back face of a check.

a1 35. (Amended) The system of claim 24, wherein said second location has means for sending the information it receives to a third location for processing within or for another bank.

36. (Amended) The system of claim 24, wherein the second location has means for sending the information it receives to the Federal Reserve Bank or one of its offices or a clearinghouse as a third location, and the third location has means for creating the images on paper and Magnetic Image Character Recognition MICR encodes them for entry into the check processing system or sending the information to a bank for payment.

37. (Amended) The system of claim 24, further comprising means at the second for sending the information it receives directly to the payor bank or its processing agent or correspondent for payment.

38. (Amended) The system of claim 24, further comprising a device having said scanner thereon at the first location, and having a secured container region therein for storing scanned instruments or cash at a branch of a bank.

a1 39. (Amended) The system of claim 24, further comprising a device having said scanner thereon at the first location, and having a secured container region therein for storing scanned instruments or cash at a business.

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